



**Grameen Kalyan**

**Proposed NU Business Name: AbdurRashed  
Cow Fattening farm**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	: Md : Abdur Rashed. Vill: Noapara Sonapur. Post: Dhokula Upazilla : Kushtia, District: Kushtia
Age	: 30 Years.
Marital status	: Single.
No. of siblings:	: 1 (one) brothers & 2 (two) Sister .
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Rosheda Khatun . : Md. Abdul Kuddus. : Branch: Alampur, Group # 01, Centre # 26/M, Loan no.: 2283/2, Member since:2010, First loan: Tk. 5,000, Last loan: 10,000, Outstanding: All paid : Entrepreneur. : No : Nil : Nil : Nil
Education, till to date	: S.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture farming.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has Seven years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719572291
National ID number	:	5017918387374
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

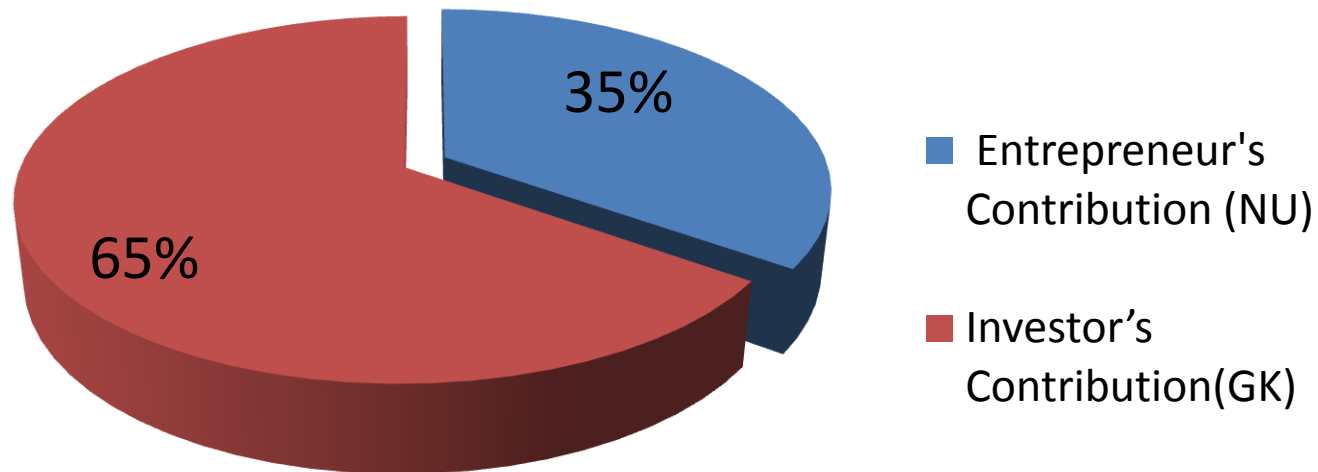
Project's Name	:	Abdur Roshed Cow Fattening Farm.
Address/ Location	:	Vill.Sonapur , Post: Swastipur,Kushtia.
Total Investment	:	<b>BDT :3,02,000/-</b>
Financing	:	Self financing: <b>BDT :1,05,000/-</b> Required Investment: <b>BDT : 1,97,000/-</b> (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the 4 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow/cycle = BDT 18,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 80,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is Early 2015.</li> </ul>

# PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Cow Shade ( Repair)	0	50,000	50,000
Cows	40000	120,000	160,000
4 Cows feeding for six month	0	72,000	72,000
Fan	-	3,000	3,000
Water Supply Motor	-	5,000	5,000
Electrical fittings	-	2,000	2,000
Cash in hand	5,000	5,000	10,000
<b>Total Capital</b>	<b>45,000</b>	<b>257,000</b>	<b>302,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	105,000	35
Investor's Contribution(GK)	197,000	65
<b>Total Investment</b>	<b>302,000</b>	<b>100%</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
<b>Revenue:</b>									
Estimated Sales (Cow)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
<b>(A) Total Revenue</b>	<b>327,200</b>	<b>327,200</b>	<b>654,400</b>	<b>359,560</b>	<b>359,560</b>	<b>719,120</b>	<b>395,138</b>	<b>395,138</b>	<b>790,276</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>115,960</b>	<b>115,960</b>	<b>231,920</b>	<b>139,358</b>	<b>139,358</b>	<b>278,716</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000
<b>Total Operating Cost (D)</b>	<b>33,800</b>	<b>33,800</b>	<b>67,600</b>	<b>34,930</b>	<b>34,930</b>	<b>69,860</b>	<b>36,173</b>	<b>36,173</b>	<b>72,346</b>
<b>(C-D)Net Profit:</b>	<b>61,400</b>	<b>61,400</b>	<b>122,800</b>	<b>81,030</b>	<b>81,030</b>	<b>162,060</b>	<b>103,185</b>	<b>103,185</b>	<b>206,370</b>
<b>Retained Income:</b>			<b>122,800</b>			<b>162,060</b>			<b>206,370</b>

**Notes:** 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (including ownership transfer fee after six months grace period ).



## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	Year 1	Year 2	Year 3
<b>Cash inflow:</b>			
Opening Balance	0	354,800	436,860
Capital Infusion by UDYOKTA	105,000	0	0
Capital Infusion by Investor	197,000	0	0
Sales	654,400	719,120	790,276
Total Receipts	956,400	1,073,920	1,227,136
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	67,600	69,860	72,346
Payback to investor	70,000	80,000	86,400
Total payment	601,600	637,060	670,306
Closing Balances	354,800	436,860	556,830

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 4<sup>th</sup> Ex. SB Design Lab on June 7, 2015  
at Grameen Kalyan

Thank you

# Pictures

# My mother and me












# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
১৯৮৫ ও অতিষ্ঠ কালের ১২ (১) নিয়ম দ্রষ্টব্য।



ট্রেড লাইসেন্স  
৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা :- কুষ্টিয়া।

সংখ্যা-০৪  
লাইসেন্স নং : ৩০৪/২০১৪-২০১৩  
তারিখ :- ১৪/০৫/২০১৪ইং

স্বাক্ষর / কোম্পানী / ফার্ম / গ্রহীতার নাম রাজিদ সারু স্টোর্ডাভ্যাকুয়ন এসমার

পিতা / স্বামী / মালিকের নাম শ্রীঃ শ্রীঃ জাকির রাজিদ

ঠিকানা নতুন মাঠা, দহকুনা, কুমিল্লা সদর, কুমিল্লা

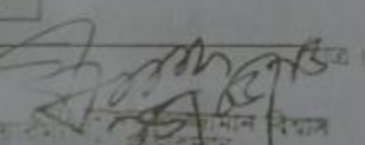
বিশেষ, ব্যবসা ও যানবাহন প্রকৃতি সারু স্টোর্ডাভ্যাকুয়ন

বেশ বা বলাবেৎ ঘাটার সময় (বৎসর) এক বছর

লাইসেন্সের মেয়াদ জুলাই ২০১৪ইং হইতে জুন ২০১৫ইং পর্যন্ত।

অংকে টাক ২০০+২০/১০০

কথায় দুইশত বিক্রি টাকা



৫নং আলামপুর ইউনিয়ন পরিষদের  
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা :- কুষ্টিয়া

**Thank You**